



1050 Woodward Avenue | Detroit, MI 48226

Annual Escrow Account Disclosure Statement

KAREN A ROYER
321 E MARKET ST
BETHLEHEM PA 18018

Loan Information

Loan Number: [REDACTED]
Property Address: 321 E Market ST
Bethlehem, PA 18018
Statement Date: 10/17/2022
New Payment
Effective Date: 12/01/2022

1. Your Escrow Account Items

To take a closer look at your numbers, sign in to Rocket Mortgage® and click on the Loan Information tab.

Annual Escrow Account Breakdown

Activity	Estimated Amount*	Actual Amount	Next Due
County Taxes	\$684.59	\$626.57	03/2023
City Taxes	\$1,110.43	\$1,110.43	03/2023
School Taxes	\$3,156.74	\$3,142.04	08/2023
Mortgage Insurance	\$1,529.88	\$1,492.32	12/2022
Homeowners Insurance	\$1,535.00	\$1,451.00	11/2023

Note: Your remaining Escrow account breakdown is on the next page.

2. Your Escrow Account Has An Overage

Great news – you're getting a refund. Please note that your payment may still be changing. Your check is attached, or if it couldn't be attached, it's being sent to you separately.

Projected Escrow Account Balance

Projected Minimum Balance:	\$844.35
Required Minimum Balance:	\$1,055.01
Overage Amount:	\$175.67

Note: This amount has been adjusted to account for the bankruptcy proof of claim.

3. Your Payment Is Changing

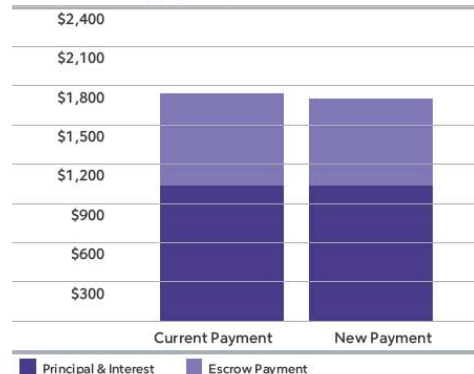
Your escrow payment is decreasing.

Breaking Down The Numbers

	Current	New
Principal & Interest:	\$1,037.21	\$1,037.21
Escrow Payment:	\$690.15	\$651.87
Monthly Payment:	\$1,727.36	\$1,689.08

Please note that the current payment amount listed above is the payment amount that the loan is due for under the terms of the security instrument. This may differ from the payment amount under the terms of the bankruptcy plan.

Mortgage Payment Breakdown



Quick And Easy Payment Options



RocketMortgage.com



Rocket Mortgage® mobile app



24/7 access at (800) 508 0944

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Annual Escrow Account Breakdown Continued			
Activity	Estimated Amount*	Actual Amount	Next Due
Totals:	\$8,016.64	\$7,822.36	

*The estimated amounts are based on an amount provided previously or the amount last disbursed.



Escrow Account Disclosure Statement

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4. A Closer Look At Your Escrow Account History

Total Tax & Insurance Payments



This chart highlights the differences between the estimated and actual payment amounts for the taxes and insurance and shows the reason for the current overage.

The actual amounts paid out for taxes and insurance over the past year, as shown here, are used as the basis for our projections for the upcoming 12 months.

The table below details the activity history for your escrow account from last year. The differences in your tax and insurance payment amounts are **highlighted in yellow**.

Escrow Account Activity History For December 2021 To November 2022

Date	Activity	Payments		Disbursements		Balance	
		Estimated	Actual	Estimated	Actual	Estimated	Actual
12/2021	Beginning Balance					\$1,167.77	\$516.36
12/2021	Deposit	\$668.06	\$0.00	\$0.00	\$0.00	\$1,835.83	\$516.36
12/2021	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$127.49	\$124.36	\$1,708.34	\$392.00
01/2022	Deposit	\$668.06	\$2,367.99	\$0.00	\$0.00	\$2,376.40	\$2,759.99
01/2022	Withdrawal - ESCROW REFUND	\$0.00	\$0.00	\$0.00	\$1,677.84	\$2,376.40	\$1,082.15
01/2022	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$127.49	\$124.36	\$2,248.91	\$957.79
02/2022	Deposit	\$668.06	\$690.15	\$0.00	\$0.00	\$2,916.97	\$1,647.94
02/2022	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$127.49	\$124.36	\$2,789.48	\$1,523.58
02/2022	Withdrawal - COUNTY TAXES	\$0.00	\$0.00	\$0.00	\$626.57	\$2,789.48	\$897.01
02/2022	Withdrawal - CITY TAXES	\$0.00	\$0.00	\$0.00	\$1,110.43	\$2,789.48	-\$213.42 ^D
03/2022	Deposit	\$668.06	\$690.15	\$0.00	\$0.00	\$3,457.54	\$476.73
03/2022	Withdrawal - COUNTY TAXES	\$0.00	\$0.00	\$684.59	\$0.00	\$2,772.95	\$476.73
03/2022	Withdrawal - CITY TAXES	\$0.00	\$0.00	\$1,110.43	\$0.00	\$1,662.52	\$476.73
03/2022	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$127.49	\$124.36	\$1,535.03	\$352.37
04/2022	Deposit	\$668.06	\$690.15	\$0.00	\$0.00	\$2,203.09	\$1,042.52
04/2022	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$127.49	\$124.36	\$2,075.60	\$918.16
05/2022	Deposit	\$668.06	\$690.15	\$0.00	\$0.00	\$2,743.66	\$1,608.31
05/2022	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$127.49	\$124.36	\$2,616.17	\$1,483.95
06/2022	Deposit	\$668.06	\$690.15	\$0.00	\$0.00	\$3,284.23	\$2,174.10
06/2022	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$127.49	\$124.36	\$3,156.74	\$2,049.74
07/2022	Deposit	\$668.06	\$690.15	\$0.00	\$0.00	\$3,824.80	\$2,739.89
07/2022	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$127.49	\$124.36	\$3,697.31	\$2,615.53
08/2022	Deposit	\$668.06	\$690.15	\$0.00	\$0.00	\$4,365.37	\$3,305.68
08/2022	Withdrawal - SCHOOL TAXES	\$0.00	\$0.00	\$3,156.74	\$3,142.04	\$1,208.63	\$163.64
08/2022	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$127.49	\$124.36	\$1,081.14	\$39.28
09/2022	Deposit	\$668.06	\$690.15	\$0.00	\$0.00	\$1,749.20	\$729.43
09/2022	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$127.49	\$124.36	\$1,621.71	\$605.07
10/2022	Deposit	\$668.06	\$1,380.30	\$0.00	\$0.00	\$2,289.77	\$1,985.37 ^{**}
10/2022	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$127.49	\$124.36	\$2,162.28	\$1,861.01
10/2022	Withdrawal - HOMEOWNERS INS	\$0.00	\$0.00	\$0.00	\$1,451.00	\$2,162.28	\$410.01
11/2022	Deposit	\$668.06	\$690.15	\$0.00	\$0.00	\$2,830.34	\$1,100.16 ^{**}
11/2022	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$127.49	\$124.36	\$2,702.85	\$975.80 ^{**}
11/2022	Withdrawal - HOMEOWNERS INS	\$0.00	\$0.00	\$1,535.00	\$0.00	\$1,167.85	\$975.80
Totals		\$8,016.72	\$9,959.64	\$8,016.64	\$9,500.20		

^{**} This amount is a projection as of the date of this analysis. It has not been received or remitted at this time.

^DYour account had or is projected to have a deficiency. This is a negative balance in your account.

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Exhibit Payment Change Letter Page 4 of 5

General Escrow Account Disclosure Statement

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5. A Closer Look At Projections For Your Escrow Account

Escrow Account Projection

Description	Annual Amount
MORTGAGE INS:	\$1,492.32
COUNTY TAXES:	\$626.57
CITY TAXES:	\$1,110.43
SCHOOL TAXES:	\$3,142.04
HOMEOWNERS INS:	\$1,451.00
Total Annual Taxes And Insurance:	\$7,822.36
New Monthly Escrow Payment:	\$651.87

The table below details the projected activity for your escrow account. The minimum required balance, highlighted in yellow, is determined by the Real Estate Settlement Procedures Act (RESPA), your mortgage contract or state law. Your account's selected minimum allowed balance or cushion is \$1,055.01. Your minimum required balance may include up to two months of escrow payments to cover increases in your taxes and insurance.

The actual amounts paid out for taxes and insurance, as shown in the Escrow Account Activity History Table, are used as the basis for our projections for the upcoming year.

Future Escrow Account Activity For December 2022 To November 2023

Date	Activity	Payments	Disbursements	Balance	
		Estimated	Estimated	Estimated	Required
12/2022	Beginning Balance			\$975.80	\$1,186.46
12/2022	Deposit	\$651.87	\$0.00	\$1,627.67	\$1,838.33
12/2022	Withdrawal - MORTGAGE INS	\$0.00	\$124.36	\$1,503.31	\$1,713.97
01/2023	Deposit	\$651.87	\$0.00	\$2,155.18	\$2,365.84
01/2023	Withdrawal - MORTGAGE INS	\$0.00	\$124.36	\$2,030.82	\$2,241.48
02/2023	Deposit	\$651.87	\$0.00	\$2,682.69	\$2,893.35
02/2023	Withdrawal - MORTGAGE INS	\$0.00	\$124.36	\$2,558.33	\$2,768.99
03/2023	Deposit	\$651.87	\$0.00	\$3,210.20	\$3,420.86
03/2023	Withdrawal - MORTGAGE INS	\$0.00	\$124.36	\$3,085.84	\$3,296.50
03/2023	Withdrawal - COUNTY TAXES	\$0.00	\$626.57	\$2,459.27	\$2,669.93
03/2023	Withdrawal - CITY TAXES	\$0.00	\$1,110.43	\$1,348.84	\$1,559.50
04/2023	Deposit	\$651.87	\$0.00	\$2,000.71	\$2,211.37
04/2023	Withdrawal - MORTGAGE INS	\$0.00	\$124.36	\$1,876.35	\$2,087.01
05/2023	Deposit	\$651.87	\$0.00	\$2,528.22	\$2,738.88
05/2023	Withdrawal - MORTGAGE INS	\$0.00	\$124.36	\$2,403.86	\$2,614.52
06/2023	Deposit	\$651.87	\$0.00	\$3,055.73	\$3,266.39
06/2023	Withdrawal - MORTGAGE INS	\$0.00	\$124.36	\$2,931.37	\$3,142.03
07/2023	Deposit	\$651.87	\$0.00	\$3,583.24	\$3,793.90
07/2023	Withdrawal - MORTGAGE INS	\$0.00	\$124.36	\$3,458.88	\$3,669.54
08/2023	Deposit	\$651.87	\$0.00	\$4,110.75	\$4,321.41
08/2023	Withdrawal - MORTGAGE INS	\$0.00	\$124.36	\$3,986.39	\$4,197.05
08/2023	Withdrawal - SCHOOL TAXES	\$0.00	\$3,142.04	\$844.35	\$1,055.01 ^L
09/2023	Deposit	\$651.87	\$0.00	\$1,496.22	\$1,706.88
09/2023	Withdrawal - MORTGAGE INS	\$0.00	\$124.36	\$1,371.86	\$1,582.52
10/2023	Deposit	\$651.87	\$0.00	\$2,023.73	\$2,234.39

Note: Your remaining Escrow account breakdown is on the next page.



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Future Escrow Account Activity For December 2022 To November 2023 Continued

Date	Activity	Payments	Disbursements	Balance	
		Estimated	Estimated	Estimated	Required
10/2023	Withdrawal - MORTGAGE INS	\$0.00	\$124.36	\$1,899.37	\$2,110.03
11/2023	Deposit	\$651.87	\$0.00	\$2,551.24	\$2,761.90
11/2023	Withdrawal - MORTGAGE INS	\$0.00	\$124.36	\$2,426.88	\$2,637.54
11/2023	Withdrawal - HOMEOWNERS INS	\$0.00	\$1,451.00	\$975.88	\$1,186.54
Totals		\$7,822.44	\$7,822.36		

¹This amount denotes the projected low point balance.

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As a result of your escrow overage, a check may be attached. If you prefer, you can contact us to void this check and apply the amount to your loan's principal and interest or leave the overage amount in your escrow account.

If you have an active bankruptcy or you received a bankruptcy discharge, we are sending this for informational or legal purposes only. We're not trying to collect against you personally. If you have any questions about this communication or your obligation to pay, please contact your attorney. If you want to send us a Qualified Written Request, a Notice of Error, or an Information Request, you must mail it to Rocket Mortgage, LLC, P.O. Box 442359, Detroit, MI 48244 2359, or fax it to (877) 382 3138.